

REMARKS

Claims 59, 64, and 66-69 are currently pending in this application, and Claims 56-58, 60-63, and 65 have been previously withdrawn. In a previously submitted amendment, Claims 1-55 were canceled. By this supplemental amendment, Claims 59 and 64 have been amended, and Claims 66-69 have been added.

Claims 59 and 64 have been amended to more accurately described the claimed invention. Newly added independent Claims 66 and 67 are system claims that track the language of amended independent method Claim 59. Claims 68 and 69 are newly added independent claims that track the language of amended independent system Claim 64. Support for newly added independent Claims 66-69 can be found throughout the original specification. No new matter has been added.

The Applicants respectfully assert that the amended Claim 64 as well as newly added Claims 68 and 69 are allowable over U.S. Patent No. 5,920,847 to Kolling et al. ("Kolling") for at least the reason that *Kolling* does not teach the "merchant payment processing system resid[ing] at the source", as required by the each of the pending independent Claims 64, 68, and 69. As previously stated in the July 31, 2007 Office Action response, support for such a claim element may be found at least at page 18 of the specification with reference to FIG. 2B:

It should be understood that the merchant payment processing system could be multiple systems which respectively reside with each source 7, a single system (as shown) which resides with the RPP 3 or as a separate system controlled by an entirely separate entity connected to the RPP 3 by a network. Hence each source processing system 7 collects payment requests made by consumers in its consumer base and the one or more merchant payment systems 25 makes payments on behalf of these consumers 8 in accordance with payment directions from the centralized RPP 3.

Therefore, the Applicants respectfully assert that amended Claim 64 as well as newly added Claims 68 and 69 are in condition for allowance.

Furthermore, the Applicants respectfully assert that the amended Claim 59 as well as newly added Claims 66 and 67 are allowable over *Kolling* for at least the reason that *Kolling* does not teach "issuing a plurality of payments in accordance with the set of payment instructions received from the remittance payment processor including a payment associated

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with the payment request, wherein the payment reflects the at least one of the identified payee, determined remittance center, or altered account number”, as required by the each of the pending independent Claims 59, 66, and 67. Support for such claim elements may be found at least at pages 10 and 11 of the specification.

Therefore, the Applicants respectfully assert that amended Claim 59 as well as newly added Claims 66 and 67 are in condition for allowance.

For at least the above stated reasons allowance of each claim is respectfully solicited. Moreover, the Applicants respectfully assert that the above Supplemental Amendment is fully responsive to the prior Office Action and presents arguments as to how amended Claims 59 and 64 as well as newly added Claims 66-69 are distinguishable from the applied prior art in the record (i.e., *Kolling*) pointing out the specific distinctions believed to render the claims, including any newly presented claims, patentable over any applied reference.” 37 CFR § 1.111(b).

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CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

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